IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: Shaunden S Bish

Debtor,

Nationstar Mortgage LLC as servicer for Lakeview Loan Servicing, LLC Movant.

v.

Shaunden S Bish
Debtor/Respondent,

Ronda J. Winnecour, Trustee Additional Respondent.

BANKRUPTCY CASE NUMBER 19-22277-glt

CHAPTER 13

RESPONSE OF NATIONSTAR MORTGAGE LLC AS SERVICER FOR LAKEVIEW LOAN SERVICING, LLC TO DEBTOR'S OBJECTION TO NOTICE OF MORTGAGE PAYMENT CHANGE FILED APRIL 20, 2023

Nationstar Mortgage LLC as servicer for Lakeview Loan Servicing, LLC, by and through its counsel, LOGS Legal Group LLP, hereby responds to Debtor's Objection to Notice of Mortgage Payment Change filed April 20, 2023, as follows:

- 1. Admitted.
- 2. It is admitted that Debtor so consents.
- 3. It is admitted that Debtor so alleged.
- 4. Denied. The document is reduced to writing and the writing speaks for itself. Attached As Exhibit "A" is a true and correct copy of the Notice of Payment Change filed April 20, 2023.
- 5. Denied as stated. The Escrow analysis is reduced to writing and the writing speaks for itself.
- 6. It is denied that issues appear in the analysis. A true and correct copy of the Escrow Analysis is attached as Exhibit "B."
- 7. Denied as stated. The document is reduced to writing and the writing speaks for itself.
- 8. Denied as stated. The document is reduced to writing and the writing speaks for itself.

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- 9. Denied as stated. The document is reduced to writing and the writing speaks for itself.
- 10. Denied as stated. The documents are reduced to writing and the writings speak for themselves.
 - 11. Denied as stated
- 12. Denied as stated. The April 20, 2023 Notice is reduced to writing and the writing speaks for uitself.is reduced to writing and the writing speaks for itself.
- 13. Denied as stated. The Proof of Claim is reduced to writing and the writing speaks for itself.
- 14. Respondent is without sufficient information to form a belief as to the truth or falsity of the within averment as to what Debtor considers "substantially current" in making Plan payments.
- 15. Denied as stated. Respondent is without sufficient information to form a belief as to Debtor's state of mind, confused or not, and that averment, therefore, is deemed denied. The remaining averments are specifically denied.
- 16. Denied. The documents are reduced to writing and the writings speak for themselves. Moreover, Debtor fails to mention the two month escrow reserve permitted by the Real Estate Settlement Procedures Act.
- 17. Denied. Respondent is without sufficient information to form a belief as to the truth or falsity of the averment as to what Debtor "believes" and that/those averment(s) therefore are deemed denied. Y way of additional response, the Notice of April 20, 2023 was/is correct. Respondent will generate a post petition payment history to support its position. The Debtor and Trustee may have copies as Debtor's counsel requests.

WHEREFORE, Nationstar Mortgage LLC as servicer for Lakeview Loan Servicing, LLC respectfully requests that the Debtor's Objection to Notice of Mortgage Payment Change filed April 20, 2023 be DENIED and DISMISSED.

/s/Lorraine Gazzara Doyle

Christopher A. DeNardo 78447 Lorraine Gazzara Doyle 34576 LOGS Legal Group LLP 3600 Horizon Drive, Suite 150 King of Prussia, PA 19406 (610) 278-6800 logsecf@logs.com

IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: Shaunden S Bish Debtor,

BANKRUPTCY CASE NUMBER 19-22277-glt

Nationstar Mortgage LLC as servicer for Lakeview Loan Servicing, LLC Movant.

CHAPTER 13

v.

Shaunden S Bish
Debtor/Respondent,

Ronda J. Winnecour, Trustee Additional Respondent.

CERTIFICATE OF SERVICE

Shaunden S Bish 500 St. Thomas Place Greensburg, PA 15601

Justin P. Schantz, Esquire, Law Care 324 S. Maple Avenue, 2nd Floor Greensburg, PA 15601 jschantz@my-lawyers.us - VIA ECF

Ronda J. Winnecour, Trustee Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219 cmecf@chapter13trusteewdpa.com - VIA ECF

I HEREBY CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

/s/Lorraine Gazzara Doyle
Christopher A. DeNardo 78447
Lorraine Gazzara Doyle 34576
LOGS Legal Group LLP
3600 Horizon Drive, Suite 150
King of Prussia, PA 19406

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Debtor/Respondent,	
Ronda J. Winnecour, Trustee	
Additional Respondent.	!
<u>O</u> I	RDER
AND NOW, this day of _ consideration of the Objection to Notice of Mo Nationstar Mortgage LLC as servicer for Lakev	
It is hereby ORDERED that Debtor's Odated April 20, 2023 is DENIED and DISMISS	bjection to Notice of Mortgage Payment Change SED, with prejudice.
В	Y THE COURT:
	ONORABLE GREGORY L. TADDONIO
U	NITED STATES BANKRUPTCY JUDGE